PC-EFTPOS
Reference Guide

Vx810

Version 2.05
Sept 2013

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PC-EFTPOS Contact Details

PC-EFTPOS office hours are Monday to Friday, 8:30am to 10:00pm EST.
Sat, Sun and Public holidays (with the exception of *Good Friday, Easter Sunday, Anzac Day, Christmas Day and Boxing Day*), 10am to 3:00pm

- PC-EFTPOS Reception: Phone (02) 9998 9800
- PC-EFTPOS Website: http://www.pceftpos.com/
- Support Website: http://support.pceftpos.com/
- General Enquiries Email: support@pceftpos.com.au

Introduction

The PC-EFTPOS terminal allows online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa and MasterCard) and Charge Cards (American Express, Diners Club and JCB) The features of PC-EFTPOS include:

- Process Purchases, Cashout, Refunds
- Process Mail/Telephone Order Transactions
- EFB/SAF
- EMV
- Integrate to POS
- PSTN, SSL/IP or WAN communications
- Remote software and configuration download via TMS

Using PC-EFTPOS with a POS

When PC-EFTPOS is configured to be used with a POS, all the EFTPOS functionality is initiated through the POS. Consult your POS vendor on the operation of EFTPOS through your POS.

BWA Merchant Services Specific Details

- BWA Merchant Services help Desk Number: **1800 243 444**
- Requires both terminal ID and merchant ID.

Terminal Functionality Supported by BWA Merchant Services

Functionality	BWA MERCHANT SERVICES
EFTPOS Functionality:	
• Purchase	✓
• Cash Out	✓
• Purchase + Cash Out	✓
• Refund	✓
• MOTO processing	✓
• Pre-Authorisation	✓
• Completion	✓
• Tipping	✓
• Training Mode	✓
• Balance Enquiry	
• Voucher Entry	
• Electronic Fallback (EFB)	✓
• EMV processing	✓
Settlement Options	
• Settlement	✓
• Pre-Settlement	✓
• Last Settlement	
• Sub-Totals	
• Summary Totals	
• Shift Totals	✓
Hardware Options:	
• PX318 Pinpad	
• PX328 Pinpad	
• PX368 Pinpad	
• NPT Terminal	
• Verifone Vx810	✓

PC-EFTPOS Hardware Installation

PINPad

Each payment counter in the proposed solution will have a Verifone Vx810 PIN-Pad for swiping/inserting customer's cards and for customers to type in their PIN (where applicable). The PIN-Pad is used to encrypt sensitive data within financial transactions, and perform all (logical) communications with the acquirer and TMS hosts. To this end, the Vx810 PIN-Pad is already certified as compliant with the current PCI and EMV (Level-1 and Level-2) security standards.

The Vx810 PIN-Pad has the following features:

- Alphanumeric/Numeric/Special-character data entry capability
- Function keys
- Programmable/Soft keys
- Support for ISO8859-1 character set
- OK, CANCEL, CLEAR keys
- 128 x 128 pixel LCD screen
- Magnetic Stripe Card reader
- Integrated Circuit Card reader
- USB serial interface

The communication medium between the PIN-Pad and the ECR/POS will be a USB connection emulating a RS232 serial connection.

When connected to the PC, your PIN-Pad will appear under Windows Device Manager -> Ports.
(To see all your communication ports - Click Windows Start button, Right click on "My Computer", Select "Manage", Click on "Device Manager", Click on '+' icon in front of "Ports")

For more information on installing the Verifone Vx810 PIN-Pad, please refer to the "PC-EFTPOS BWA Merchant Services (Verifone Vx810) Installation Guide"

PC-EFTPOS Software Installation

1. Install Terminal

See Hardware Installation for PINpad.

2. Install Software

If the POS does not have the latest PC-EFTPOS software installed, install the software from the PC-EFTPOS installation CD, or the setup file available for download from our website.
http://www.pceftpos.com.au/files/releasecd/CurrentReleaseCD/Software/Installer/PC-EFTPOS%20Setup.exe
Please refer to the "PC-EFTPOS BWA Merchant Services (Verifone Vx810) Installation Guide" for more information

3. Configure Terminal

To configure the terminal, either

- The terminal will prompt the user to enter the TID upon initial bootup.
  Manually enter the TID provided to you by BWA Merchant Services in to the PINPad and press <Enter> ; or

- From the Client Control Panel, go to the setup page and enter the details and press APPLY. The confirmation password is 7410

PC-EFTPOS Client icon

OR

Consult your POS provider to see how the details are entered into the POS

5. Logon

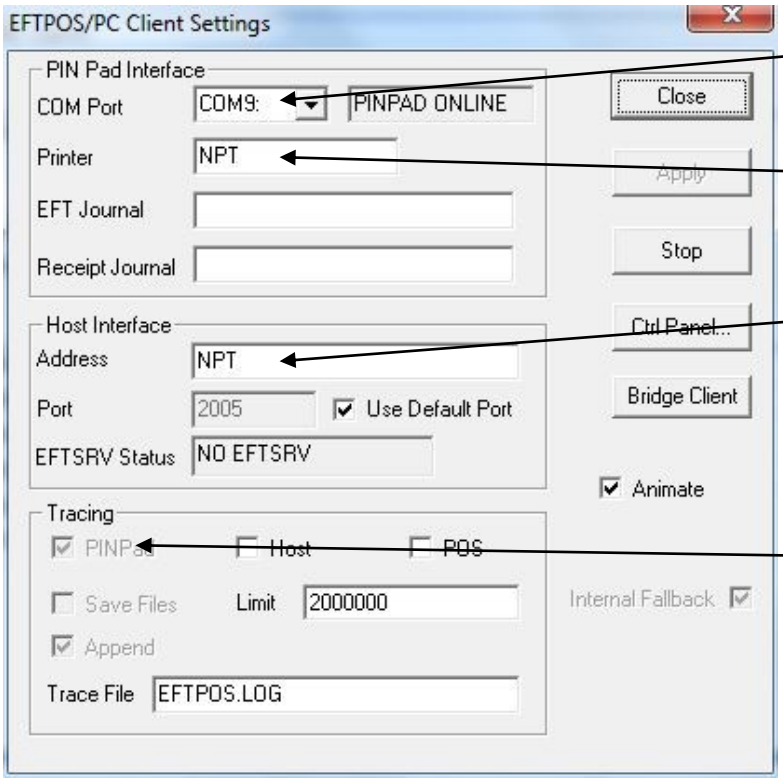
Open the PC-EFTPOS EFTPOS Control Panel and click on the "Logon" button.

6. Ready to Go

If the previous steps were successful the PINpad is ready to use.

PC-EFTPOS Overview

EFT-Client Settings:



COM port: that the pinpad is plugged into.

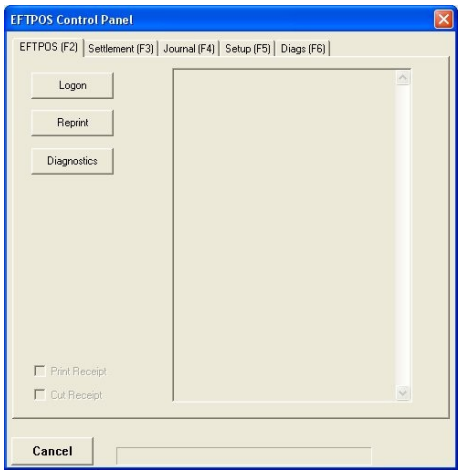
Printer: (Not used when POS is printing). NPT denotes using the internal printer of NPT

Host Interface: This is normally the loop back address (127.0.0.1) or left blank for WinXP machines. NPT indicates to use the internal NPT modem.

Tracing: This is enabled by default and records information on the hard-drive to help us track down any issues.

EFTPOS Control Panel

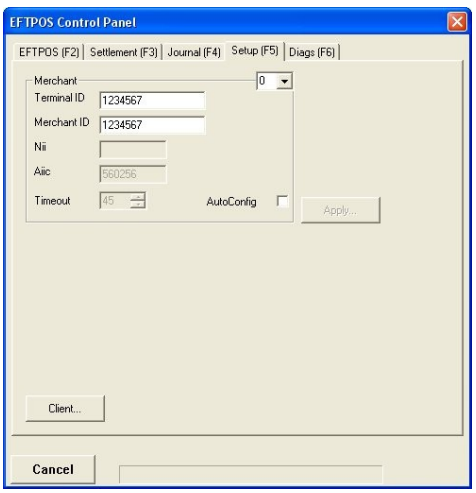
Press the control panel button on the Client settings page (above) to activate the control panel.



Logon: Performs a logon to the host

Reprint: reprints last receipt

Diagnostics: Provides reports on s/w configuration and version



Setup Page:

Enter terminal details.
Press APPLY and then 7410 as the password

Function Key Menus

To access the functions, press the F2 key on the pinpad when the terminal is in its IDLE mode. The following function menus are available: (Use F1/F2 to scroll/page-up and F3/F4 to scroll/page-down in multi page menus)

Function Number	Description
1	PINPad Settings Menu
2	Send Stored Trans
3	Send Test Message
4	Reboot PIN-Pad
5	Display Version
6	Display TID/MID

1. PIN-Pad Settings Menu (Page1/1)

Option	Description	
1	Timeouts	1. User Entry Timeout
		2. Error Screen Timeout
2	Profile Maintenance	
3	Marketing Message	

System Timeouts

The PIN pad will support the following 'time outs' for its PCEFTPOS Client and Network interface:

PINPAD TIMEOUT	EVENT
3 seconds	PCEFTPOS Client ACK to PIN pad request
3 seconds	PCEFTPOS Client ACK to send Host message request
10 seconds	PCEFTPOS Client response to display request
10 seconds	PCEFTPOS Client response to print request
45 seconds	Host response to Financial Transaction requests
45 seconds	Host response to administration requests
45 seconds	Host response to Reversals and SAF uploads
60 seconds	Customer response to Card entry prompt
30 seconds	Customer response to Account prompt
60 seconds	Customer response to PIN entry prompt
180 seconds	PCEFTPOS Client response to insert slip request
120 seconds	PCEFTPOS Client response to verify signature request

PC-EFTPOS Generated Response Codes

As such, any of the following response-codes can be taken to mean that an operation has been completed successfully:

- 00: Online transaction has been approved by the host
- 08: Online transaction has been approved by the host pending customer signature verification
- 11: Online transaction has been approved by the host and the customer is a VIP
- Y1: EMV transaction has been approved offline
- Y3: EMV transaction has been approved by default
- T0: PIN-Pad operation completed successfully

Aside from response-codes T0, Y1 and Y3, all of the response-codes in the table below represent fatal error conditions which have occurred during processing of a PC-EFTPOS ECR/POS to PIN-Pad command on the terminal/PIN-Pad. In each case (aside from response-codes T0, Y1, Y3), the terminal/PIN-Pad will abandon processing of the current transaction and generate a corresponding reversal transaction if required.

Response Code	Description	Response Text Sent Back To ECR/POS	Display Message (PIN-Pad)
T0	Operation completed successfully. PIN-Pad is idle waiting for the next PC-EFTPOS command.	APPROVED	FPOZ Idle Screen
T1	Terminal/PIN-Pad self-test failed.	SELF TEST FAILED	Self-Test Failed Call Helpdesk
T2	Terminal/PIN-Pad has not been configured yet.	CONFIG REQUIRED	Configuration Required
T3	Acquirer initialisation/logon is required but could not be performed.	INIT REQUIRED	Init Required
T4	TMS Session is required but could not be performed.	TMS INIT REQUIRED	TMS Init Required
T5	A new PC-EFTPOS request message was received from the ECR/POS while the PIN-Pad was still processing a previous request.	PIN-PAD BUSY	Nothing/no change from what is currently being displayed
T6	Transaction-Type specified in the PC-EFTPOS request message is invalid.	INVALID TXN TYPE	Invalid Transaction Type
T7	One or more amounts specified in the PC-EFTPOS request message is/are invalid.	INVALID AMOUNT	Invalid Transaction Amount
T8	Account type is invalid, or is not allowed to be used with the selected transaction.	INVALID ACCOUNT	Invalid Account
T9	Transaction specified in PC-EFTPOS request message is not supported by the PIN-Pad	TXN NOT SUPPORTED	Transaction Not Supported
TA	Transaction specified in PC-EFTPOS request message is not allowed on this PIN-Pad	TXN NOT ALLOWED	Transaction Not Allowed

Response Code	Description	Response Text Sent Back To ECR/POS	Display Message (PIN-Pad)
TB	PC-EFTPOS request message contains invalid Terminal-ID.	INVALID TERMINAL-ID	Nothing/no change from what is currently being displayed
TC	PC-EFTPOS request message contains one or more fields that are invalid.	INVALID MSG FIELD	Nothing/no change from what is currently being displayed
TD	Manual card number entry is not allowed.	MAN PAN NOT ALLOWED	Manual Card Entry Not Allowed
TE	Timeout for data-entry has been exceeded.	OPERATOR TIMEOUT	Transaction Cancelled
TF	Cashout not allowed for this transaction.	CASHOUT NOT ALLOWED	Cashout Not Allowed
TG	Display on ECR/POS screen failed.	N/A	Transaction Cancelled
TH	Printing on ECR/POS printer failed.	PRINTER ERROR	Printer Error Transaction Cancelled
TI	An Authorisation-ID is required for the transaction but was not supplied	AUTH-ID REQUIRED	Transaction Auth-ID Required
TJ	Transaction has been cancelled by the customer/terminal-operator during data-entry.	TXN CANCELLED	Transaction Cancelled
TK	Pre-auth transaction corresponding to completion could not be found.	ORIG AUTH NOT FOUND	Original Authorisation Not Found
TL	Original transaction for Tip-Adjustment could not be found.	ORIG TXN NOT FOUND	Transaction Not Found
TM	Transaction Tip-Adjustment already performed.	TXN TIPPED ALREADY	Transaction Has Been Tipped Already
TN	Maximum amount exceeded.	MAX AMOUNT EXCEEDED	Maximum amount exceeded

Response Code	Description	Response Text Sent Back To ECR/POS	Display Message (PIN-Pad)
TO	Card swipe failed	CARD READ FAILED	Card Read Failed
TP	Refund limit exceeded.	OVER REFUND LIMIT	Over Refund Limit
TQ	Pre-Auth batch full.	AUTH BUFFER FULL	Auth Buffer Full. Please upload stored transactions first.
TR	EFB/SAF batch full.	EFB/SAF BUFFER FULL	EFB/SAF Buffer Full. Please upload stored transactions first.
TS	EFB/SAF not allowed.	EFB/SAF NOT ALLOWED	EFB/SAF Operation Not Allowed.
TT	EFB/SAF processing failed.	EFB/SAF DECLINED	EFB/SAF Declined Transaction Cancelled
TU	Operation not allowed - terminal /PIN-Pad has a reversal pending	REVERSAL PENDING	Reversal Pending
TV	Operation not allowed - terminal/PIN-Pad has EFB/SAF transactions pending.	SAF UPLOAD PENDING	EFB/SAF Upload Pending
TW	Transaction cancelled due to invalid signature.	SIGNATURE DECLINED	Signature Declined Transaction Cancelled
TX	Card Expired	CARD EXPIRED	Card Expired
TY	Transaction cancelled dur to terminal/PIN-Pad power-failure.	POWER FAILURE	Nothing/no change from what is currently being displayed
TZ	General/unspecified error.	PIN-PAD ERROR	System Error
W1	No response from TMS-Server.	NO REPLY FROM TMS	No Response From TMS Server
W2	Response message received from TMS-Server could not be decrypted.	TMS FORMAT ERROR	Format Error

Response Code	Description	Response Text Sent Back To ECR/POS	Display Message (PIN-Pad)
W3	Response message received from TMS-Server has invalid length.	TMS FORMAT ERROR	Format Error
W4	Response message received from TMS-Server failed MAC check.	TMS INVALID MESSAGE	Invalid Message Received From TMS
W5	Response message received from TMS-Server contains invalid Message-Type.	TMS INVALID MESSAGE	Invalid Message Received From TMS
W6	Response message received from TMS-Server contains invalid STAN.	TMS BAD STAN	Bad STAN
W7	Response message received from TMS-Server contains invalid Terminal-ID.	TMS BAD TERMINAL-ID	Invalid Message Received From TMS
W8	Response message received from TMS-Server contains one or more fields that are invalid.	TMS INVALID MESSAGE	Invalid Message Received From TMS
W9	Response message received from TMS-Server contains one or more invalid configuration parameter values.	TMS INVALID CONFIG	Invalid Config Data Received From TMS
WA	Response message received from TMS-Server contains one or more invalid terminal/PIN-Pad software modules.	TMS INVALID SOFTWARE	Invalid Software Module Received From TMS
X1	No response from acquirer.	NO REPLY FROM HOST	No Response From Bank
X2	Response message received from acquirer could not be decrypted.	BANK FORMAT ERROR	Format Error

Response Code	Description	Response Text Sent Back To ECR/POS	Display Message (PIN-Pad)
X3	Response message received from acquirer has invalid length.	BANK FORMAT ERROR	Format Error
X4	Response message received from acquirer failed MAC check.	BANK INVALID MESSAGE	Invalid Message Received From Bank
X5	Response message received from acquirer contains invalid Message-Type.	BANK INVALID MESSAGE	Invalid Message Received From Bank
X6	Response message received from acquirer contains invalid STAN.	BANK BAD STAN	Bad STAN
X7	Response message received from acquirer contains invalid Terminal-ID.	BANK BAD TERMINAL-ID	Invalid Message Received From Bank
X8	Response message received from acquirer contains one or more fields that are invalid.	BANK INVALID MESSAGE	Invalid Message Received From Bank
Y1	EMV transaction approved offline.	APPROVED	Approved
Y3	EMV Transaction approved default.	APPROVED	Approved
Z1	EMV Transaction declined offline.	DECLINED	Declined
Z3	EMV Transaction declined default.	DECLINED	Declined
Z4	EMV Transaction declined online.	DECLINED	Declined

BWA Merchant Services Generated Response Codes

*For assistance with the following codes, contact BWA Merchant Services.

Response Code	Description	PIN Pad Display
00	Approved or completed successfully	Approved
01	Declined-refer to card issuer	Transaction Declined Please Call
02	Declined-issuer's special conditions	Transaction Declined Call Referral
03	Invalid sequence number	System Error See Your Bank
04	Pick up card	Transaction Declined See Your Bank
05	Do not honour	Transaction Declined See Your Bank
07	Pick up card-special conditions	Transaction Declined See Your Bank
08	Honour with identification	Sign receipt
09	Request in progress	Declined Error in Processing
10	Approved for partial amount	Approved
11	Approved VIP	Approved
12	Invalid Transaction	Transaction Declined Invalid Transaction
13	Invalid Amount	Transaction Declined Invalid Amount
14	Invalid card number (no such number)	Transaction Declined Card Not Valid
15	No such issuer	Transaction Declined Card Not Valid
16	Approved - update track 3	Approved
19	Re-enter transaction	Transaction Declined Retry Transaction
21	No action taken (For a request response)	Transaction Declined No Action taken
	(For a reversal response)	Approved
22	Suspected malfunction	System error
23	Unacceptable transaction fee	Transaction Declined See Your Bank
25	Unable to locate record on file	Transaction Declined See Your Bank
30	Format Error	Transaction Declined Format Error
31	Bank not supported by switch	Transaction Declined Card Not Valid
32	Completed partially - not supported	Transaction Declined See Your Bank
33	Expired card	Transaction Declined Card Expired
34	Suspected fraud	Transaction Declined Card Error
35	Card acceptor contract acquirer	Transaction Declined Card Error
36	Restricted card	Transaction Declined

Response Code	Description	PIN Pad Display
		Card Error
37	Card acceptor call acquirer security	Transaction Declined See Your Bank
38	Allowable PIN retries exceeded	Transaction Declined PIN tries exceeded
39	No credit account	Transaction Declined Invalid Account
40	Requested function not supported	Transaction Declined Invalid Transaction
41	Lost card	Transaction Declined See Your Bank
42	No universal account	Transaction Declined Invalid Account
43	Stolen card	Transaction Declined See Your Bank
44	No investment account	Transaction Declined Invalid Account
51	Not sufficient funds	Transaction Declined See Your Bank
52	No cheque account	Transaction Declined Invalid Account
53	No savings account	Transaction Declined Invalid Account
54	Expired card	Transaction Declined Card Expired
55	Incorrect PIN	Transaction Declined PIN Incorrect
56	No card record	Transaction Declined Invalid Card
57	Transaction not permitted to cardholder	Transaction Declined Invalid Transaction
58	Transaction not permitted to terminal	Transaction Declined Invalid Transaction
59	Suspected fraud	Transaction Declined See Your Bank
61	Exceeds withdrawal amount limit	Transaction Declined Exceeds Limit
62	Restricted Card	Transaction Declined See Your Bank
64	Original amount incorrect	Transaction Declined Invalid Amount
65	Exceeds withdrawal frequency limit	Transaction Declined See Your Bank
66	Card acceptor call acquirer’s sec dept.	Transaction Declined See Your Bank
67	No card record	Transaction Declined Invalid Card
68	Response received too late	Transaction Declined No Response
72	Pre Auth Completion amount too large (> 115% of orig pre auth)	Declined
73	Completion declined pre auth has expired	Declined
74	Completion does not match a pre auth held on file	Declined
75	Allowable number of PIN tries exceeded	Transaction Declined

Response Code	Description	PIN Pad Display
		PIN tries exceeded
76	Invalid product codes	Transaction Declined See Your Bank
77	Reconcile error	Transaction Declined See Your Bank
78	Trace number not found	Transaction Declined See Your Bank
79	Batch error	Transaction Declined See Your Bank
80	Batch number not found	Transaction Declined See Your Bank
81	CVV Validation Crypto error	Transaction Declined System Error
82	Invalid CVV on card	Transaction Declined Card Not Valid
83	Reserved	Transaction Declined See Your Bank
85	Batch not found	Transaction Declined See Your Bank
88	AMEX Only	Transaction Declined Contact AMEX
89	Bad terminal ID	Transaction Declined See Your Bank
91	Issuer or switch is inoperative	Transaction Declined Link Down
93	Transaction can not be completed	Transaction Declined System Error
94	Duplicate transmission	Transaction Declined System Error
95	Reconcile error	Transaction Declined System Error
96	System malfunction	Transaction Declined System Error
98	MAC error	Transaction Declined System Error

Settlement Receipts and Options

Pre-Settlement Receipt

```
-----------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

TERMINAL ID     xxxxxxxx
SEQUENCE NO       999999

PRE SETTLEMENT AS AT
DD/MM/YY  HH:MM   999999

PRE SETTLEMENT SUMMARY

CREDIT CARD
Purch    nnn    $$$$$$$.cc
Ref      nnn    $$$$$$$.cc
        nnn    $$$$$$$.cc

DEBIT CARD (chq/sav)
Purch    nnn    $$$$$$$.cc
Ref      nnn    $$$$$$$.cc
Cash     nnn    $$$$$$$.cc
        nnn    $$$$$$$.cc

TOTALS
Purch    nnn    $$$$$$$.cc
Ref      nnn    $$$$$$$.cc
Cash     nnn    $$$$$$$.cc
        nnn    $$$$$$$.cc

Not For Value Totals

CREDIT CARD
Auth   nnn    $$$$$$$.cc

DINERS
Purch  nnn    $$$$$$$.cc
Ref    nnn    $$$$$$$.cc

AMEX
Purch  nnn    $$$$$$$.cc
Ref    nnn    $$$$$$$.cc

JCB
Purch  nnn    $$$$$$$.cc
Ref    nnn    $$$$$$$.cc

GREETING TEXT 1
GREETING TEXT 2
-----------------------
```

Terminal ID of terminal

STAN

Bank totals for credit and Debit

Totals for non bank affiliated cards.

Settlement Receipt

```
-----------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

TERMINAL ID     xxxxxxxx
SEQUENCE NO       999999

PRE SETTLEMENT AS AT
DD/MM/YY  HH:MM   999999

PRE SETTLEMENT SUMMARY

CREDIT CARD
Purch    nnn    $$$$$$$.cc
Ref      nnn    $$$$$$$.cc
        nnn    $$$$$$$.cc

DEBIT CARD (chq/sav)
Purch    nnn    $$$$$$$.cc
Ref      nnn    $$$$$$$.cc
Cash     nnn    $$$$$$$.cc
        nnn    $$$$$$$.cc

TOTALS
Purch    nnn    $$$$$$$.cc
Ref      nnn    $$$$$$$.cc
Cash     nnn    $$$$$$$.cc
        nnn    $$$$$$$.cc

Not For Value Totals

CREDIT CARD
Auth   nnn    $$$$$$$.cc

DINERS
Purch  nnn    $$$$$$$.cc
Ref    nnn    $$$$$$$.cc

AMEX
Purch  nnn    $$$$$$$.cc
Ref    nnn    $$$$$$$.cc

JCB
Purch  nnn    $$$$$$$.cc
Ref    nnn    $$$$$$$.cc

GREETING TEXT 1
GREETING TEXT 2
-----------------------
```

Terminal ID of terminal

STAN

Shift Totals Receipt

```
----------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

SHIFT TOTALS

DD/MM/YY  HH:MM   999999

TERMINAL ID     ttttttttttt

SHIFT TOTAL
SUMMARY

PURCHASE nnn    $$$$$$$.cc
CASH OUT nnn    $$$$$$$.cc
TIPS     nnn    $$$$$$$.cc
REFUND   nnn    $$$$$$$.cc


NET      nnn    $$$$$$$.cc

OFFLINE  nnn    $$$$$$$.cc

------------------------
```

Totals calculated by terminal

Receipt Layouts

Logon Receipt

```
---------------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

TERMINAL ID         tttttttt
SEQUENCE NO           999999

***********************
dd/mm/yy               hh:mm


LOGON SUCCESSFUL

PLEASE RETAIN FOR
YOUR RECORDS

GREETINGLINE 1
GREETINGLINE 2
---------------------------
```

System Trace Audit Number

If a response is received from the host within the allowed communication timeout period, then the date from the host's response message shall be printed, otherwise the terminal's local date shall be printed.

APPROVED - otherwise error lines

Debit Card Receipt

```
--------------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

       CUSTOMER COPY

TERMINAL ID         tttttttt
CARD              cccccc…ccc
ACCT TYPE            YYYYYYY

tttttttt       AUD $$$$$$.cc
Cccccccc       AUD $$$$$$.cc

TOTAL        AUD    $$$$$$.cc


dd/mm/yy                hh:mm


APPROVED                   00
AUTH NUMBER             aaaaaa

GREETING LINE 1
GREETING LINE 2
--------------------------
```

Card number
Where YYYYYY is either Credit or Debit

tttttttt - Purchase, Refund / $$$$$$.cc - Transaction amount
Cash out (only appears if a cash out amount is present)

Total transaction record amount. For a two part transaction, it shall be the sum of both the purchase and cash out amounts. The “AUD” shall be printed immediately to the left of the most significant digit.

If a response is received from the host within the allowed communication timeout period, then the date from the host’s response message shall be printed, otherwise the terminal’s local date shall be printed.

Approved or Declined Text
Where aaaaaa is the Auth number returned from the bank

Merchant Receipt for signature

```
--------------------------
       MERCHANT NAME
     MERCHANT ADDRESS 1
     MERCHANT ADDRESS 2

       CUSTOMER COPY

TERMINAL ID         tttttttt
CARD              cccccc…ccc
ACCT TYPE            YYYYYYY

tttttttt       AUD $$$$$$.cc
Cccccccc       AUD $$$$$$.cc

TOTAL        AUD    $$$$$$.cc


X____________________
          SIGNATURE

dd/mm/yy                hh:mm


APPROVED                   00
AUTH NUMBER             aaaaaa

GREETING LINE 1
GREETING LINE 2
--------------------------
```

Card number
Where YYYYYY is either Credit or Debit

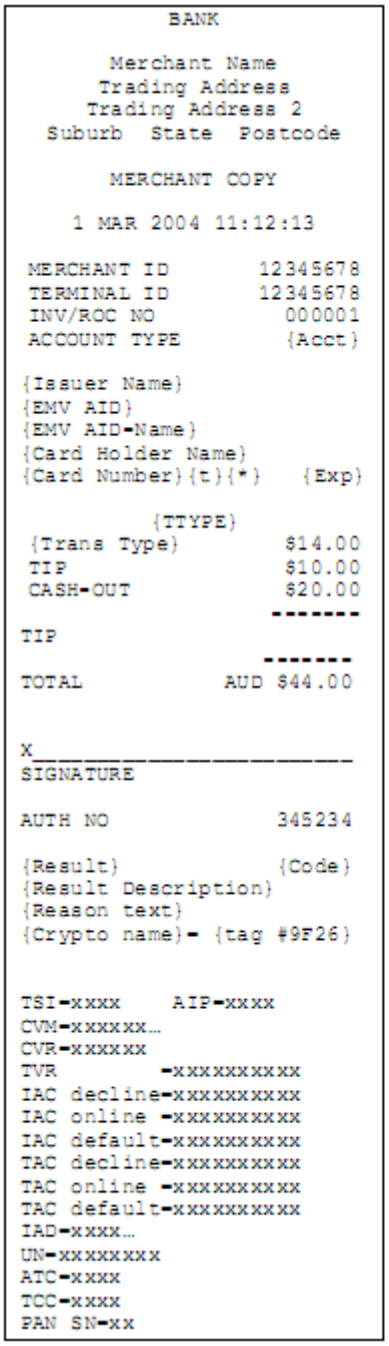
tttttttt - Purchase, Refund / $$$$$$.cc - Transaction amount
Cash out (only appears if a cash out amount is present)

Total transaction record amount. For a two part transaction, it shall be the sum of both the purchase and cash out amounts. The “AUD” shall be printed immediately to the left of the most significant digit.

If a response is received from the host within the allowed communication timeout period, then the date from the host’s response message shall be printed, otherwise the terminal’s local date shall be printed.

Approved or Declined Text
Where aaaaaa is the Auth number returned from the bank

EMV Financial Transaction Receipt



```
            BANK

        Merchant Name
      Trading Address
    Trading Address 2
  Suburb  State  Postcode

        MERCHANT COPY

    1 MAR 2004 11:12:13

MERCHANT ID          12345678
TERMINAL ID          12345678
INV/ROC NO             000001
ACCOUNT TYPE           {Acct}

{Issuer Name}
{EMV AID}
{EMV AID-Name}
{Card Holder Name}
{Card Number}{t}{*}    {Exp}

           {TTYPE}
{Trans Type}           $14.00
TIP                    $10.00
CASH-OUT               $20.00
                       -------
TIP
                       -------
TOTAL             AUD $44.00


X_____________________
SIGNATURE

AUTH NO                345234

{Result}               {Code}
{Result Description}
{Reason text}
{Crypto name}= {tag #9F26}


TSI=xxxx     AIP=xxxx
CVM=xxxxxx…
CVR=xxxxxx
TVR          =xxxxxxxxxx
IAC decline=xxxxxxxxxx
IAC online =xxxxxxxxxx
IAC default=xxxxxxxxxx
TAC decline=xxxxxxxxxx
TAC online =xxxxxxxxxx
TAC default=xxxxxxxxxx
IAD=xxxx…
UN=xxxxxxxx
ATC=xxxx
TCC=xxxx
PAN SN=xx
```

Notes:

1. **{Acct}** is CREDIT, SAVINGS or CHEQUE
2. **{Issuer Name}** : printed for EFTPOS only. As determined from the Card Type table. Examples are VISA or AMEX.
3. **{EMV AID}**: printed for EMV only. Contains the AID of the selected application (tag #4F)
4. **{EMV AID-Name}**: printed for EMV only. Contains the application name as follows:
   a. "Application Preferred Name" (tag #9F12) if present
   b. "Application Label" (tag #50) if "Application Preferred Name" not present
   c. Nothing if both "Application Preferred Name" and "Application Label" tags are both missing
5. **{Card Number}** = Full card number, or an masked card number – depending on Merchant PAN masking settings for the card type (tag #5A for EMV transactions).
6. **{Card Holder Name}** is optionally printed from track 1 data (POS) or chip data (EMV tag #5F20) if available and if enabled for the card type.
7. **{t}** = **s** for swiped, **m** for manually entered, **c** for chip, **f** for technical/payment fallback (not EFB).
8. **{*}** = An asterisk '*' character will be printed just after the card entry type character (see above) if cardholder bypasses PIN entry when prompted by the terminal.
9. **{Exp}** is the card expiry date (tag #5F24 for EMV transactions)
10. **{TTYPE}** = MOTO, ECI, VOID (where Void of MOTO or ECI then Void is printed above in larger font)
11. **{Trans Type}** = MOTO, ECI, PURCHASE, REFUND or CASH.
12. First **TIP** appears if this is a PURCHASE transaction and Purchase + Tip transaction is allowed/enabled and a tip amount is entered.
13. **CASH** appears if this is a PURCHASE transaction and Purchase + Cash transaction is allowed/enabled and a cash amount is entered..
14. Second **TIP** appears for PURCHASE credit account transactions, if first TIP line does not appear, and only if Tip Addition transactions are allowed/enabled.
15. **TOTAL** amount is left blank if Tip Addition line is printed.
16. **AUTH NO** line appears only if authorisation number is returned from the host.
17. **{Result}** = APPROVED, DECLINED, CANCELLED
18. **{Code}** = response/result code
19. **{Result Description}** = Description of response/result code.
20. **{Reason Text}** Extra info if error = TC (communication error).
21. Signature line appears only if response code = 08 or offline transaction.
22. **{Crypto Name}** = EMV final cryptogram name as "TC", "AAC", or "AAR".
23. **{tag #9F26}** = EMV final cryptogram value (16-hex digits)

EMV transaction information printed only for offline-declined chip transactions, and only if "EMV Diag Info" TMS parameter is enabled, as follows:

- IAD: Issuer Application Data (tag #9F10)
- UN: Unpredictable Number (tag #9F37)
- ATC: Application Transaction Counter (tag #9F36)
- TCC: Terminal Country Code (tag #9F1A)
- PAN SN: PAN Sequence Number (tag #5F34)

Trouble Shooting

Installation Problems

PINpad offline
The most common reason for this error message is that the PINpad is not connected to the PC correctly.

- Check the power to the PINpad. The PINpad should be showing something on its display screen.
- Check the PINpad is connected to the COM port on the PC
- Check that the PC-EFTPOS Client Settings is configured to use the correct COM port, usually COM1.

No Response from logon

- Check the terminal and merchant ID from the logon receipt
- Have BWA Merchant Services verify that the terminal ID being used is setup on their system
- If the TID is correct at BWA Merchant Services, check the EFTSRV settings to ensure the message is being sent to BWA Merchant Services.

Client Offline
This error means that one of the following has occurred:

- The most common cause of this error on a correctly installed machine is that there are more than one application running that uses our EFTPOS system. Examples are the POS system and our test POS system. There can only be one POS running. Shutdown any other applications that may also use EFTPOS.
- The EFT client is not running (or installed). Check if the client icon (little cents sign) is on the task bar near the clock. (Warning…. Not all POS system shows the task bar). Start client by rebooting POS.

Certain cards won't process
If the EFTPOS system only fails on Refunds, American Express or Diners cards or Cash Out then BWA Merchant Services may have disabled them. Check with BWA Merchant Services to see if they are enabled on your terminal settings.

Hardware Problems

Hardware error troubleshooting

- Try to access one of the supported functions by pressing the function key
- If the PINpad goes into maintenance functions the PINpad hardware is working
- If the PINpad will not respond, it may have a fault which requires repairs it is probably broken
- Check power & cables
- If possible try another PINpad on this power point
- If there is still no activity on the PINpad screen, it may have a fault which requires repairs

PINpad issues that may require a replacement

- Card reader fails card reading on call cards
- PINpad has been dropped and the display is smashed
- Missing keys on keyboard
- Non-responsive keys on keyboard. Re-power on PINpad and try keys again before replacing
- If the PINpad display contains the text APPLI NOT OK, then the PINpad has lost its software. Return the PINpad for repair
- If the terminal response code 63 or 96 after an RSA logon, the PINpad has lost its keys. Return the PINpad for repair.

Communication Problems

The most common reason for a **P67 modem** line to fail is that it is not communicating to the PC. All parameters can be altered manually but if any are wrong it's advised to re-run the installation wizard and answer the questions correctly.

- Ensure all cables are plugged in correctly
- Check that the modem is getting power. The power indicator on the power pack is on. The modem will click while connecting & disconnecting to the power supply
- Check that the modem is connected to a COM port on the PC
- Ensure the correct COM port is configured in EFT server (Lines tab)
- If you are using a PABX line (ie dial 0 for outside line) the number dialled will need to be prefixed eg 0,1800032027

Common Dial-up Errors
No Dial Tone ~ Check the phone is connected
Line Busy ~ Check phone number and PABX
No Answer ~ Check phone number and PABX
No Carrier ~ Check modem settings to see if correct for BWA

Who to Contact for Help

For a financial Transaction enquiry:
BWA Merchant Services Help Desk
1800 243 444

For hardware and software assistance:
Your POS vendor

Credit Card Authorisations
Visa MasterCard 1800 243 444
Amex & JCB 1300 363 614
Diners 1800 331 112

PC-EFTPOS
(02) 9998 9800
PC-EFTPOS office hours are Monday to Friday, 8:30am to 10:00pm EST.
Sat, Sun and Public holidays (with the exception of *Good Friday, Easter Sunday, Anzac Day, Christmas Day and Boxing Day*), 10am to 3:00pm

Email: support@pceftpos.com.au
Web: www.pceftpos.com.au
The web site contains full installation diagrams and instructions.